Case 15-36539 Doc 1 Filed 10/27/15 Entered 10/27/15 18:47:42 Desc Main

| B1 (Official Form 1) (04/13) | Jocument - | Page 1 of 5 | 3 | | | |
|--|---|--|-----------------------------|--|---------------------------------------|--------------------------------|
| UNITED STATES BANKRUP Northern District of I | | r age 1 or o | | VOLU | INTARY PETITI | ION |
| Name of Debtor (if individual, enter Last, First, Middle): House , Trena , L | | Name of Joint Debto | or (Spouse) (I | _ast, First, Middle): | | |
| All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): | All Other Names used by (include married, maiden, | • | • | | | |
| Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): xxx-xx-7413 | | Last four digits of Soc. S (if more than one, state a | | l-Taxpayer I.D. (ITIN)/Co | omplete EIN | |
| Street Address of Debtor (No. and Street, City, and State): | | Street Address of Joint D | Debtor (No. and | Street, City, and State): | : | |
| 23013 Bruce Dr. Richton Park, Illinois | ZIP CODE 60471 | | | | | ZIP CODE |
| County of Residence or of the Principal Place of Business: Cook | | County of Residence or o | of the Principal F | Place of Business: | | • |
| Mailing Address of Debtor (if different from street address): | | Mailing Address of Joint | Debtor (if differe | ent from street address): | | |
| | ZIP CODE | | | | | ZIP CODE |
| Location of Principal Assets of Business Debtor (if different from street address abo | ove): | • | | | | |
| | | | | | | ZIP CODE |
| Type of Debtor (Form of Organization) | Nature of (Check or | | Ch | napter of Bankrup the Petition is | • | |
| (Check one box.) Individual (includes Joint Debtors) | Health Care Busi | | ✓ Chapt | | , | , |
| See Exhibit D on page 2 of this form. | Single Asset Rea in 11 U.S.C § 101 | al Estate as defined I (51B) | Chapt | | apter 15 Petition a Foreign Main P | |
| Corporation (includes LLC and LLP) | Railroad | | Chapt | | a i oreigii waiii i | roceeding |
| Partnership | Stockbroker Commodity Broke | er | Chapt | | apter 15 Petition a Foreign Nonma | |
| Other (If debtor is not one of the above entities, check this box and state type of entity below.) | Clearing Bank | • | Chapt | | a Foreign Nomina | an Proceeding |
| Į į | Other | | | | | |
| Chapter 15 Debtors | Tax-Exem | | - Date | | ebts (Check one b | • |
| Country of debtor's center of main interests: | | cempt organization | consu | are primarily mer debts, | | s are primarily ness debts. |
| Each country in which a foreign proceeding by, regarding, or against debtor is pending: | under title 26 of the Code (the Interna | he United States Il Revenue Code). | 101(8) | d in 11 U.S.C. § as "incurred by | | |
| | | | for a p | lividual primarily personal, family, or | | |
| | | ı | nouse | hold purpose." | | |
| Filing Fee (Check one box.) Full Filing Fee attached. | | Check one bo | x: | Chapter 11 Del | btors | |
| Filing Fee to be paid in installments (applicable to individuals of | only). Must attach | Debtor is | a small busi | ness debtor as defir | | , |
| signed application for the court's consideration certifying that the pay fee except in installments. Rule 1006(b). See Official Form | the debtor is unable to | ~ - | not a small b | ousiness debtor as o | defined in 11 U.S | 3.C. § 101(51D). |
| Filing Fee waiver requested (applicable to chapter 7 individuals | s only). Must attach | Check if: Debtor's a | aggregate no | ncontingent liquidat | ted debts (exclud | ding debts owed |
| signed application for the court's consideration. See Official Fo | orm 3B. | | |) are less than \$2,4 and every three yea | | subject to |
| | | Check all app | | s: ith this petition. | | |
| | | Acceptan | ces of the pla | an were solicited pre | | |
| Statistical/Administrative Information | | | | | | THIS SPACE IS FOR |
| Debtor estimates that funds will be available for distribution to | unsecured creditors. | | | | | COURT USE ONLY |
| Debtor estimates that, after any exempt property is excluded ar distribution to unsecured creditors. | nd administrative expe | enses paid, there will | be no funds | available for | | |
| Estimated Number of Creditors | | | | | | |
| 1-49 50-99 100-199 200-999 1,000- | 5,001- 1 | 0,001- 25,001 | 1- 50, | ,001- Over | | |
| 5,000 | 10,000 2 | 50,000 | 0 10 | 0,000 100,0 | 000 | |
| Estimated Assets | П | | 1 | П | п | |
| \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$50,000 \$100,000 \$500,000 to \$1 million to \$10 million | | | 00,000,001 \$500 million | | More than \$1 billion | |
| Estimated Liabilities | | 4.00 111111011 10 | +200 mmon | to with billion | ion | |
| \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 | \$10,000,001 | \$50,000,001 \$10 | 00,000,001 \$500 million | \$500,000,001 | More than | |

| 31 (Official Form 1) (04/13) Case 15-36539 Doc 1 Filed 10/27/15 | | <u>0/27/15 18:47:4</u> | 2 Desc Main | Page 2 |
|--|---|---|--------------------------|----------|
| Voluntary Petition Document (This page must be completed and filed in every case.) | Rage ⊈oofs Trena House | 53 | | |
| All Prior Bankruptcy Cases Filed Within L | ast 8 Years (If more | e than two, attach additional shee | et.) | |
| Location Where Filed: | Case Number: | | Date Filed: | |
| Location Where Filed: | Case Number: | | Date Filed: | |
| Pending Bankruptcy Case Filed by any Spouse, Partner | , or Affiliate of thi | s Debtor (If more than one, at | ttach additional sheet.) | |
| Name of Debtor: | Case Number: | | Date Filed: | |
| District: | Relationship: | | Judge: | |
| Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) | that [he or she] may p | proceed under chapter 7, 11, 12, crailable under each such chapter. | ebtor is an individual | d have |
| Exhibit A is attached and made a part of this petition. | X /s/ Marci | e Venturini | n/a | |
| | | e of Attorney for Debtor(s) | Date | |
| Exhi (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a Exhibit D completed and signed by the debtor is attached and made a part of this point this is a joint petition: Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this point debtor. | etition. | | | |
| Information Regardin (Check any a ☐ Debtor has been domiciled or has had a residence, principal place of business preceding the date of this petition or for a longer part of such 180 days than in a ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or par ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or assets in the United States but is a defendan District, or the interests of the parties will be served in regard to the relief soug | applicable box.) s, or principal asset any other District. rtnership pending in ess or principal asset it in an action or pro | ts in this District for 180 da this District. ets in the United States in | this District, or has | |
| Certification by a Debtor Who Reside (Check all app.) Landlord has a judgment against the debtor for possession of debtor's residence. | plicable boxes.) | | | |
| | (Name of landlord | that obtained judgment) | | |
| | (Address of landlo | ord) | | |
| Debtor claims that under applicable nonbankruptcy law, there are circumstance gave rise to the judgment for possession, after the judgment for possession was Debtor has included with this petition the deposit with the court of any rent that Debtor certifies that he/she has served the Landlord with this certification. (11 light possession) | as entered, and would become due | • | • | ılt that |

| 1 (Officia | al Form 1) (04/13)Case 15-36539 Do | c 1 | Filed 10/27/15 | Ent | ered 10/27/15 18:47:42 | Desc Main | Page 3 |
|---|--|---------------------------------|---|--|--|--|---|
| Volun | ntary Petition | | Document | | € ¹3 0 0 f(s53 | | |
| (This _I | page must be completed and filed in every ca | se.) | | Trena | House | | |
| | | | Signa | atures | | | |
| | Signature(s) of Debtor(s) (Inc | ividu | al/Joint) | | Signature of a Foreign | Representative | |
| [If petition 7] I am the relies [If no at | e under penalty of perjury that the information provided in a coner is an individual whose debts are primarily consumer diaware that I may proceed under chapter 7, 11, 12 or 13 or if available under each such chapter, and choose to proceed torney represents me and no bankruptcy petition preparer in notice required by 11 U.S.C. § 342(b). | ebts and title 11 d under | d has chosen to file under chapter I, United States Code, understand chapter 7. | the fore | e under penalty of perjury that the information provi gn representative of a debtor in a foreign proceeding only one box.) request relief in accordance with chapter | ng, and that I am authorized to fil 15 of title 11, United State | le this petition. es Code. |
| I reques | st relief in accordance with the chapter of title 11, United S | ates Co | ode, specified in this petition. | | ertified copies of the documents required ursuant to 11 U.S.C. § 1511, I request reli | • | |
| X | /s/ Trena House | | | L ti | le 11 specified in this petition. A certified the foreign main proceeding is attached. | copy of the order granting | |
| | Signature of Debtor | | | X | | | |
| X | | | | | (Signature of Foreign Representative |) | |
| | Signature of Joint Debtor | | | | | | |
| | Telephone Number (if not represented by at | ornev | <u> </u> | | (Printed Name of Foreign Representa | ative) | |
| | n/a | , | , | | | | |
| | Date | | | | Date | | |
| | Signature of Attorn | ev* | | | Signature of Non-Attorney Bank | kruptcy Petition Prepar | rer |
| X | /s/ Marcie Venturini Signature of Attorney for Debtor(s) Marcie Venturini Printed Name of Attorney for Debtor(s) | | | (2) I pre and the orguide chargea preparir | e under penalty of perjury that: (1) I am a bankruptc pared this document for compensation and have protices and information required under 11 U.S.C. § lines have been promulgated pursuant to 11 U.S.C. ble by bankruptcy petition preparers, I have given the gany document for filing for a debtor or accepting a Official Form 19 is attached. | ovided the debtor with a copy of § 110(b), 110(h), and 342(b); and § 110(h) setting a maximum fee he debtor notice of the maximum any fee from the debtor, as requi | this document d, (3) if rules e for services n amount before |
| | Semrad Law Firm | | | | Printed Name and title, if any, of Bankr | uptcy Petition Preparer | |
| | Firm Name | | | | | | |
| | 20 S. Clark, 28th Floor, Chicago, IL 6060 Address | 3 | | | Social-Security number (If the bankrup individual, state the Social-Security nu responsible person or partner of the bankrup of the bankrup individual). | ımber of the officer, princi | ipal, |
| | Telephone Number | | _ | | (Required by 11 U.S.C. § 110.) | | |
| | • | | | | | | |
| | n/a | | | | Address | | |
| | Date case in which § 707(b)(4)(D) applies, this signature also co b knowledge after an inquiry that the information in the sche | | | X | Signature | | |
| | Signature of Debtor (Corporation | n/Pa | rtnership) | | | | |
| | e under penalty of perjury that the information provided in sen authorized to file this petition on behalf of the debtor. | his peti | ition is true and correct, and that I | | Date | | |
| The deb | otor requests the relief in accordance with the chapter of ti | le 11, U | Inited States Code, specified in this | | ure of bankruptcy petition preparer or officer, princip Security number is provided above. | al, responsible person, or partne | er whose |
| X | | | | | s and Social-Security numbers of all other individuals ent unless the bankruptcy petition preparer is not an | | eparing this |
| | Signature of Authorized Individual | | | 16 - | the second state of the se | Additional also see see a distribution of the second of th | |
| | Printed Name of Authorized Individual | | | | than one person prepared this document, attach a priate official form for each person. | aditional sheets conforming to the | ne |
| | Title of Authorized Individual | | | | cruptcy petition preparer's failure to comply with the kruptcy Procedure may result in fines or imprisonm | | |

Date

Case 15-36539 Doc 1 Filed 10/27/15 Entered 10/27/15 18:47:42 Desc Main Document Page 4 of 53

B 1D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

| In re | Trena House | Case No. |
|-------|-------------|------------|
| | Debtor | (if known) |

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

| 1. Within the 180 days before the filing of my bankruptcy case , I received a briefing |
|--|
| from a credit counseling agency approved by the United States trustee or bankruptcy |
| administrator that outlined the opportunities for available credit counseling and assisted me in |
| performing a related budget analysis, and I have a certificate from the agency describing the |
| services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan |
| developed through the agency. |

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

Case 15-36539 Doc 1 Filed 10/27/15 Entered 10/27/15 18:47:42 Desc Main Document Page 5 of 53

| B 1D (Official Form 1, Exhibit D) (12/09) – Co | ont. | Page 2 |
|--|--|--|
| 3. I certify that I reque was unable to obtain the services defollowing exigent circumstances me so I can file my bankruptcy case no | uring the seven days from the erit a temporary waiver of th | e credit counseling requirement |
| If your certification is sa counseling briefing within the fir promptly file a certificate from t copy of any debt management pla requirements may result in dism can be granted only for cause an be dismissed if the court is not sa without first receiving a credit c | rst 30 days after you file yethe agency that provided to an developed through the missal of your case. Any exid is limited to a maximum atisfied with your reasons | he counseling, together with a agency. Failure to fulfill these stension of the 30-day deadline of 15 days. Your case may also |
| 4. I am not required to applicable statement.] [Must be ac | • | oriefing because of: [Check the letermination by the court.] |
| illness or mental deficience decisions with respect to a Disability. (December of being unable, after briefing in person, by tele | ey so as to be incapable of reafinancial responsibilities.); | p(4) as physically impaired to the cipate in a credit counseling net.); |
| 5. The United States to counseling requirement of 11 U.S.C | | istrator has determined that the credit n this district. |
| I certify under penalty o correct. | f perjury that the informa | tion provided above is true and |
| | Signature of Debtor: | /s/ Trena House |
| | Date: 10/27/2015 | |
| | | |

Case 15-36539 Doc 1 Filed 10/27/15 Entered 10/27/15 18:47:42 Desc Main Document Page 6 of 53

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS

| In re | Trena House , | | Case No. |
|-------|---------------|---|-------------------|
| | Debtor | _ | |
| | | | Chapter Chapter 7 |

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE | ATTACHED (YES/NO) | NO. OF SHEETS | ASSETS | LIABILITIES | OTHER |
|---|----------------------|---------------|------------|-------------|------------|
| A - Real Property | YES | 1 | \$0.00 | | |
| B - Personal Property | YES | 3 | \$6,742.00 | | |
| C - Property Claimed as Exempt | YES | 1 | | | |
| D - Creditors Holding Secured Claims | YES | 1 | | \$0.00 | |
| E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E) | YES | 2 | | \$0.00 | |
| F - Creditors Holding Unsecured Nonpriority Claims | YES | 1 | | \$17,268.51 | |
| G - Executory Contracts and Unexpired Leases | YES | 1 | | | |
| H - Codebtors | YES | 1 | | | |
| I - Current Income of Individual Debtor(s) | YES | 2 | | | \$1,877.62 |
| J - Current Expenditures of Individual Debtor(s) | YES | 3 | | | \$1,895.00 |
| | TOTAL | 16 | \$6,742.00 | \$17,268.51 | |

Document UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS

| In re | Trena House , | Case No. |
|-------|---------------|-------------------|
| | Debtor | Chapter Chapter 7 |

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

| Type of Liability | | Amount |
|--|-------|--------|
| Domestic Support Obligations (from Schedule E) | | \$0.00 |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) | | \$0.00 |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | | \$0.00 |
| Student Loan Obligations (from Schedule F) | | \$0.00 |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E | | \$0.00 |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F) | | \$0.00 |
| | TOTAL | \$0.00 |

State the following:

| Average Income (from Schedule I, Line 12) | \$1,877.62 |
|--|------------|
| Average Expenses (from Schedule J, Line 22) | \$1,895.00 |
| Current Monthly Income (from Form 22A-1 Line 11; OR , Form 22B Line 14; OR , Form 22C-1 Line 14) | \$2,425.95 |

State the following:

| Ctate the following. | | |
|---|--------|-------------|
| Total from Schedule D, "UNSECURED PORTION, IF ANY" column | | \$0.00 |
| Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column. | \$0.00 | |
| Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column | | \$0.00 |
| 4. Total from Schedule F | | \$17,268.51 |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4) | | \$17,268.51 |

| 36A (Official Form 6A) | Case 15-36539 | Doc 1 | Filed 10/27/15 Document | Entered 10/27/15 18:47:42 Page 8 of 53 | Desc Main | |
|------------------------|---------------|-------|----------------------------|---|-----------|--|
| n re | Trena House | | | Case No. | | |

Debtor

SCHEDULE A - REAL PROPERTY

(If known)

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| DESCRIPTION AND LOCATION OF PROPERTY | NATURE OF DEBTOR'S INTEREST IN PROPERTY | HUSBAND, WIFE, JOINT, OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION | AMOUNT OF SECURED CLAIM |
|--|--|---------------------------------------|--|-------------------------------|
| none | | | | |

(Report also Summary of Schedules.)

Total:

\$0.00

| B 6B (Official Form 6B) (12/07) | ase 15-36539 | Doc 1 | Filed 10/27/15 Document | Entered 10/27/15 18:47:42 Page 9 of 53 | Desc Main | |
|---------------------------------|--------------|-------|----------------------------|---|-----------|--|
| In re | Trena House | | | Case No. | | |

| In re | Trena House | Case No. |
|-------|-------------|------------|
| | Debtor | (If known) |

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

| TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|--|------------------|---|--------------------------------------|--|
| 1. Cash on hand. | Х | | | |
| Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | | Checking account with Chase Bank | N/A | \$50.00 |
| 3. Security deposits with public utilities, telephone companies, landlords, and others. | Х | | | |
| Household goods and furnishings, including audio, video, and computer equipment. | | Furniture | N/A | \$400.00 |
| 5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles. | Х | | | |
| 6. Wearing apparel. | | Womens Clothing | N/A | \$350.00 |
| 7. Furs and jewelry. | Х | | | |
| 8. Firearms and sports, photographic, and other hobby equipment. | Х | | | |
| 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. | Х | | | |
| 10. Annuities. Itemize and name each issuer. | Х | | | |
| 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | Х | | | |
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. | х | | | |
| 13. Stock and interests in incorporated and unincorporated businesses. Itemize. | Х | | | |
| 14. Interests in partnerships or joint ventures. Itemize. | Х | | | |
| 15. Government and corporate bonds and other negotiable and non-negotiable instruments. | Х | | | |
| 16. Accounts receivable. | Х | | | |
| 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. | Х | | | |
| 18. Other liquidated debts owed to debtor including tax refunds. Give particulars | Х | | | |
| 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property. | | 2015 anticipated tax refund | N/A | \$3,000.00 |
| 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. | Х | | | |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | Х | | | |
| 22. Patents, copyrights, and other intellectual property. Give particulars. | Х | | | |

| B 6B (Official Form 6B) (1207A) | ⊕ 15-36539 | Doc 1 | | Entered 10/27/ | 15 18:47:42 | Desc Main | |
|---------------------------------|-------------------|-------|----------|----------------|-------------|------------|--|
| In re | Trena House | | Document | Page 10 of 53 | Case No. | | |
| | Debtor | | | | | (If known) | |

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

| TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|--|------------------|---|--------------------------------------|---|
| 23. Licenses, franchises, and other general intangibles. Give particulars. | X | | | |
| 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes | Х | | | |
| 25. Automobiles, trucks, trailers, and other vehicles and accessories. | | 2008 Ford Taurus with 149,000 miles | N/A | \$2,942.00 |
| 26. Boats, motors, and accessories | Х | | | |
| 27. Aircraft and accessories. | Х | | | |
| 28. Office equipment, furnishings, and supplies. | X | | | |
| 29. Machinery, fixtures, equipment, and supplies used in business. | X | | | |
| 30. Inventory. | Х | | | |
| 31. Animals. | X | | | |
| 32. Crops - growing or harvested. Give particulars. | Х | | | |
| 33. Farming equipment and implements. | Х | | | |
| 34. Farm supplies, chemicals, and feed. | Х | | | |
| 35. Other personal property of any kind not already listed. Itemize. | Х | | | |
| | \$6,742.00 | | | |

| B6C (Offic | Case 15-36539 | Doc 1 | Filed 10/27/15 Document | Entered 10/27/15 18:47:42 Page 11 of 53 | P. Desc Main |
|------------|---------------|-------|----------------------------|--|--------------|
| In re | Trena House | | | Case No. | |
| | Debtor | | | | (If known) |

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Check if debtor claims a homestead exemption that exceeds

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. § 522(b)(2)

| 11 U.S.C. § 522(b)(3) | | | | |
|---|--------------------------------------|----------------------------------|--|--|
| DESCRIPTION OF PROPERTY | SPECIFY LAW PROVIDING EACH EXEMPTION | VALUE OF CLAIMED EXEMPTION | CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION | |
| Womens Clothing | 735 ILCS 5/12-1001(a), (e) | \$350.00 | \$350.00 | |
| Furniture | 735 ILCS 5/12-1001(b) | \$400.00 | \$400.00 | |
| Checking account with Chase Bank | 735 ILCS 5/12-1001(b) | \$50.00 | \$50.00 | |
| 2008 Ford Taurus with 149,000 miles | 735 ILCS 5/12-1001(c) | \$2,400.00 | \$2,942.00 | |
| 2000 FOR Tadirds with 149,000 filles | 735 ILCS 5/12-1001(b) | 4. ,0.2.00 | | |
| 2015 anticipated tax refund | 735 ILCS 5/12-1001(b) | \$3,000.00 | \$3,000.00 | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| o continuation sheets attached to Schedule C - Property Claimed as Exempt | Total: (Use only on last page) | \$6,742.00 | \$6,742.00 | |
| | | | | |

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

| B 6D (Official Form 6D) (1 | Case 15-36539 | Doc 1 | Filed 10/27/15 | Entered 10/27/15 18:47:42 Page 12 of 53 | Desc Main | |
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| n re | Trona House | | Document | Case No. | | |

| In re | Trena House | Case No. | |
|-------|-------------|------------|--|
| | Debtor | (If known) | |

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.) | CODEBTOR | HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|--|---------------|---|--|------------|----------------|----------|--|--|
| ACCOUNT NO. | _ | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | VALUE \$ | | | | | |
| ACCOUNT NO. | - | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | VALUE \$ | | | | | |
| continuation sheets attached | | | (Total | | Subto is pa | | \$0.00 | \$0.00 |
| | Total: \$0.00 | | | | | | \$0.00 | |
| | | | (Use only o | on la | st pa | ige) | | |
| | | | | | | | (Report also on Summary of Schedules.) | (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.) |

| B 6E (Officia | Case 15-36539 | Doc 1 | Filed 10/27/15 Document | Entered 10/27/15 18:47 Page 13 of 53 | :42 Desc Main | |
|---------------|---------------|-------|----------------------------|---|---------------|--|
| In re | Trena House | | | Case No. | | |
| | Debtor | | | | (If known) | |

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

| • |
|--|
| Check this box if the debtor has no creditors holding unsecured priority claims to report on this Schedule E. |
| TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.) |
| Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). |
| Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). |
| Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). |
| |

Contributions to employee benefit plans

Debtor

Money owed to employee benefit plans for services rendered within 180 says immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

| 3 6E (Offic | ial Form 6E) (04@ase 15-36539 | Doc 1 | Filed 10/27/15 Document | Entered 10/27/ Page 14 of 53 | | Desc Main |
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| n re | Trena House Debtor | | | . age 1 : 0: 00 | Case No. | (If known) |
| | | | | | | |
| Ce | ertain farmers and fishermen | | | | | |
| — c | laims of certain farmers and fishermen | ı, up to \$6,150 | O* per farmer or fisherman, | against the debtor, as prov | rided in 11 U.S.C. § 5 | 507(a)(6). |
| De | posits by individuals | | | | | |
| | laims of individuals up to \$2,775* for d d. 11 U.S.C. § 507(a)(7). | eposits for the | e purchase, lease, or renta | l of property or services for | personal, family, or h | nousehold use, that were not delivered o |
| Та | xes and Certain Other Debts Owed | to Governm | nental Units | | | |
| Ta | axes, customs duties, and penalties ov | ving to federal | l, state, and local governme | ental units as set forth in 11 | U.S.C. § 507(a)(8). | |
| Co | ommitments to Maintain the Capita | l of an Insur | ed Depository Institution | n | | |
| | claims based on commitments to the F e System, or their predecessors or suc | | | | • | |
| Cla | aims for Death or Personal Injury V | While Debtor | Was Intoxicated | | | |
| | laims for death or personal injury resulce 11 U.S.C. § 507(a)(10). | ting from the | operation of a motor vehic | le or vessel while the debto | r was intoxicated from | m using alcohol, a drug, or another |
| Ad | lministrative allowances under 11 U | .S.C. Sec. 33 | 0 | | | |
| | claims based on services rendered by the ourt and/or in accordance with 11 U.S.C | | | n, or attorney and by any pa | raprofessional persor | n employed by such person as approved |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | 0 continuat | tion sheets attached | | |
| | | | | | | |

^{*}Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

| Case 15-36539 | Doc 1 | Filed 10/27/15 | Entered 10/27/15 18:47:42 | Desc Main |
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| 6F (Опісіаї Form 6F) (12/07) | | Document | Page 15 of 53 | |

| In re | Trena House | Case No. |
|-------|-------------|------------|
| | Debtor | (If known) |

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedule and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|----------|--|---|------------|--------------|----------------|-----------------|
| ACCOUNT NO. XXXXX4839 GMFNANCIAL PO BOX 181145 ARLINGTON, 76096-1145 | | Н | INCURRED 7/1/2005 DESCRIPTION 069 AUTOMOBILE REMARKS | | | | \$6,983.00 |
| ACCOUNT NO. XXXX2089 BC SERVICES INC PO BOX 1176 LONGMONT, 80502 | | Н | INCURRED 8/1/2013 DESCRIPTION 001 COLLECTION REMARKS | | | | \$478.00 |
| ACCOUNT NO. XXXX8752 CENTRAL CREDIT SERVICE 9550 REGENCY SQUARE BLVD JACKSONVILLE, 32225 | | Н | INCURRED 8/1/2011 DESCRIPTION 001 COLLECTION REMARKS | | | | \$274.00 |
| ACCOUNT NO. XXXX7791 CENTRAL CREDIT SERVICE 9550 REGENCY SQUARE BLVD JACKSONVILLE, 32225 | | Н | INCURRED 8/1/2011 DESCRIPTION 001 COLLECTION REMARKS | | | | \$259.00 |
| ACCOUNT NO. XXXXXXXXXXXXXXX3646 AMERICAN FINANCIAL CRE 10333 N. Meridian St. Indianapolis, IN 46290 | | Н | INCURRED 1/1/2013 DESCRIPTION COLLECTION REMARKS | | | | \$89.00 |
| 2 continuation sheets attached | | ! | (То | otal of | | total: age) | \$8,083.00 |

| в 6F (Official Form 6F) (12 Gase 15-36539 | Doc 1 | Filed 10/27/15 | Entered 10/27/15 18:47:42 | Desc Main |
|---|-------|----------------|---------------------------|-----------|
| In re Trena House | | Document | Page 16 of 53 | |

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

(If known)

| INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.) | CODEBTOR | HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED, CONSIDERATION FOR CLAIM | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|----------|---|---|------------|--------------|----------|-----------------|
| ACCOUNT NO. XXXXXXXXXXXXXXXXX1524 AMERICAN FINANCIAL CRE 0333 N. Meridian St. ndianapolis, IN 46290 | | Н | INCURRED 4/1/2013 DESCRIPTION COLLECTION REMARKS | | | | \$38.00 |
| ACCOUNT NO. XXXXXXXXXXXXXXX5966 AMERICAN FINANCIAL CRE 0333 N. Meridian St. ndianapolis, IN 46290 | | Н | INCURRED 2/1/2013 DESCRIPTION COLLECTION REMARKS | | | | \$38.00 |
| ACCOUNT NO. XXXXXX9165 NEW CENTURY MORTGAGE C 8400 VON KARMAN AVE STE RVINE, 92612 | | Н | INCURRED 10/1/2006 DESCRIPTION 480 MORTGAGE REMARKS | | | | \$0.00 |
| ACCOUNT NO. XXXXXXXXXX0636 DCWEN/HOMEQ P.O. BOX 13716 SACRAMENTO, 95853 | | Н | INCURRED 10/1/2006 DESCRIPTION 360 MORTGAGE REMARKS | | | | \$0.00 |
| ACCOUNT NO. XXXXXXXXXXXXXXXX849 HSBC/TAX PO BOX 15524 VILMINGTON, 19850 | | Н | INCURRED 1/1/2007 DESCRIPTION 001 UNKNOWNLOANTYPE REMARKS | | | | \$0.00 |
| ACCOUNT NO. Comcast Bankruptcy Dept 1621 E. Marginal Way #5 Seattle, WA 98168 | | Н | INCURRED N/A DESCRIPTION UNSECURED REMARKS | | | | \$287.06 |
| ACCOUNT NO. PLS One South Wacker Drive, 36th Floor Chicago, IL 60606 | | Н | INCURRED N/A DESCRIPTION UNSECURED REMARKS | | | | \$876.13 |
| ACCOUNT NO. Reese, Tyrone 60401 54th Ave. Minneapolis, MN 55417 | | Н | INCURRED N/A DESCRIPTION 27CV8C11-1892 REMARKS | | | | \$5,000.00 |
| ACCOUNT NO. CAVALRY PORTFOLIO SERV 1050 E COTTON CENTER BLV PHOENIX, 85040 | | Н | INCURRED N/A DESCRIPTION UNSECURED REMARKS | | | | \$2,571.64 |

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| In re | Trena House | | Document | Page 17 of 53 | Case No. | | |
| | Debtor | | | | | (If known) | |

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.) | CODEBTOR | HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED, CONSIDERATION FOR CLAIM | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|----------|---|---|------------|---------------|----------------|-----------------|
| ACCOUNT NO. NATIONAL SER 18912 NORTH CREEK SUITE 205 BOTHELL, 98011 | | Н | INCURRED N/A DESCRIPTION INSECURED REMARKS | | | | \$374.68 |
| of continuation sheets attached | • | | (Тс | otal of | Sub this p | total: age) | \$374.68 |
| (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) | | | | | \$17,268.51 | | |

| Case 1 B 6G (Official Form 6G) (12/07) | 5-36539 D Trena House Debtor | oc 1 | Filed 10/27/15 Document | Entered 10/27/ Page 18 of 53 | 15 18:47:42 Case No. | Desc Main (If known) |
|--|---|--|---|--|--|--|
| Describe all executory cor contract, i.e., "Purchaser," "Age | ntracts of any nature ent," etc. State wheth a minor child is a par y John Doe, guardiar | and all un ner debtor rty to one n." Do not | nexpired leases of real or p is the lessor or lessee of a of the leases or contracts disclose the child's name | a lease. Provide the names a , state the child's initials and | ny timeshare interests and complete mailing I the name and addre | . State nature of debtor's interest in addresses of all other parties to each ess of the child's parent or guardian, |
| NAME AND MAILING A | ADDRESS, INCLUI ES TO LEASE OR (| | • | INTEREST. STATE W | HETHER LEASE IS | SE AND NATURE OF DEBTOR'S S FOR NONRESIDENTIAL REAL BER OF ANY GOVERNMENT CT. |
| Carol Jones | | | | one year residential lease Contract to be: ASSUME Residential Lease, Other | | |
| | | | | | | |
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| Case 15-36539 Doc 1 | Filed 10/27/15 Document | Entered 10/27/15 18:47:4 Page 19 of 53 | 2 Desc Main |
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| In reTrena House | | Case No. | |
| Debtor | | | (If known) |
| | | | |
| | | | |
| · | SCHEDULE H | - CODEBTORS | |
| Provide the information requested concerning any person of creditors. Include all guarantors and co-signers. If the debt California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rithe case, identify the name of the debtor's spouse and of any Include all names used by the nondebtor spouse during the e state the child's initials and the name and address of the child See, 11 U.S.C. §112 and Fed. R. Bankr P. 1007(m) | or resides or resided in a co, Texas, Washington, o former spouse who reside ight years immediately pr | community property state, commonwealth, r Wisconsin) within the eight-year period immes or resided with the debtor in the community eceding the commencement of this case. If a | or territory (including Alaska, Arizona, nediately preceding the commencement of property state, commonwealth, or territory. a minor child is a codebtor or a creditor, |
| Check this box if the debtor has no codebtors. | | | |
| NAME AND ADDRESS OF CODEBT | TOR | NAME AND ADDRI | ESS OF CREDITOR |
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Case 15-36539 Doc 1 Filed 10/27/15 Entered 10/27/15 18:47:42 Desc Main Fill in this information to identify your case: Check if this is: An amended filing Debtor 1 Trena House A supplement showing post-petition Middle Name First Name Last Name chapter 13 income as of the following date: Debtor 2 (Spouse, if filing) First Name Middle Name Last Name MM / DD / YYYY United States Bankruptcy Court for the: **Northern District of Illinois** Case number (if known) Official Form B 6I Schedule I: Your Income 12/13 Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Employment Debtor 1 Debtor 2 or non-filing spouse 1. Fill in your employment information. **Employment status** Employed **Employed** If you have more than one job, Not Employed Not Employed attach a separate page with information about additional Occupation employers. Blue Line Foods Employer's name Include part time, seasonal, or self-employed work. 1479 Regency Court **Employer's address** Number Street Number Street Occupation may include student or homemaker, if it applies. Calumet City, Illinois 60409 Zip Code Zip Code How long employed there? **Give Details About Monthly Income** Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. For Debtor 2 or For Debtor 1 non-filing spouse List monthly gross wages, salary, and commissions (before all payroll \$2,425.95 \$0.00 deductions.) If not paid monthly, calculate what the monthly wage would be. Estimate and list monthly overtime pay. \$0.00 \$0.00 \$2,425.95 Calculate gross income. Add line 2 + line 3. \$0.00

Case 15-36539 Doc 1 Filed 10/27/15 Entered 10/27/15 18:47:42 Desc Main

L House Document Page 21 of 53

Debtor 1 Trena e number (if known) First Name Middle Name Last Name For Debtor 2 or For Debtor 1 non-filing spouse 4. \$2,425.95 Copy line 4 here.....→ \$0.00 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5a. \$548.33 \$0.00 5b. Mandatory contributions for retirement plans 5b. \$0.00 \$0.00 \$0.00 5c. Voluntary contributions for retirement plans 5c. \$0.00 5d. Required repayments of retirement fund loans \$0.00 5d. \$0.00 5e. Insurance \$0.00 \$0.00 5e. 5f. Domestic support obligations \$0.00 5f. \$0.00 5g. Union dues 5g. \$0.00 \$0.00 \$0.00 5h. Other deductions. Specify: 5h. \$0.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. \$0.00 6. \$548.33 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7 \$1,877.62 \$0.00 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total \$0.00 \$0.00 monthly net income. 8a 8b. Interest and dividends 8b. \$0.00 \$0.00 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce \$0.00 settlement, and property settlement. \$0.00 8c. \$0.00 8d. Unemployment compensation 8d. \$0.00 8e. Social Security 8e. \$0.00 \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies Specify: 8f. \$0.00 \$0.00 \$0.00 8g. Pension or retirement income 8g. \$0.00 8h. Other monthly income. Specify: 8h. + \$0.00 \$0.00 9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. \$0.00 \$0.00 9. 10. Calculate monthly income. Add line 7 + line 9. \$1,877.62 \$0.00 \$1,877.62 10. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 11. + \$0.00 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies \$1,877.62 Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? No. Yes. Explain:

| Fill in this infor | mation to identify your | | 127/15 Entered 10/27 | Check if this is: | Civialii |
|---------------------------|--|---|---|--------------------|--|
| 5.1. | _ | | | An amended filin | g |
| Debtor 1 | Trena First Name | L Middle Name | House Last Name | A supplement sh | owing post-petition chapter 1 |
| Debtor 2 | riiotrianio | Wildale Harrie | Lastramo | expenses as of the | |
| Debioi 2 | First Name | Middle Name | Last Name | MM / DD / YYYY | <u>, </u> |
| (Spouse, if filing) |) | | | _ | |
| United States Ba | nkruptcy Court for the: _ | Northern District of | of Illinois | maintains a sepa | for Debtor 2 because Debtor rate household |
| Case number (if known) | | | | | |
| Official Fo | orm B 6J | | | | |
| Sched | ule J: Yoเ | ır Expenses | 5 | | 12/1 |
| | ribe Your Househo | n). Answer every questio | on. | | |
| 1. Is this | s a joint case? | | | | |
| Yes. D | | ile a separate Schedule J. | | | |
| Do no | ndents? ot list Debtor 1 and | ✓ No. Yes. Fill out this information each dependent | | • | Does dependent live with you? |
| Debto Do no name: | ot state the dependents' | | | | |
| Tiatric | 3. | | | | |
| | our expenses include exper than yourself and your dep | | | | |
| Part 2: Estim | nate Your Ongoing | Monthly Expenses | | | |
| - | | | u are using this form as a supple J, check the box at the top of the | - | |
| | | sh government assistance if y it on Schedule I: Your Income | | | Your expenses |
| | nome ownership expens | ses for your residence. Include | • | 4. | \$950.00 |
| If not include | ed in line 4: | | | | |
| 4a. Real estat | e taxes | | | 4a | \$0.00 |
| 4b. Property, h | nomeowner's, or renter's i | nsurance | | 4b | \$0.00 |
| | | | | | |
| 4c. Home mai | intenance, repair, and upke | ep expenses | | 4c | \$0.00 |

Case 15-36539 Doc 1 Debtor 1

Filed 10/27/15

Entered 10/27/15 18:47:42 Desc Main

428 of 53 (if known) Trena H4D89cument

First Name Middle Name Last Name

| | | Your expenses |
|---|---------|---------------|
| 5. Additional mortgage payments for your residence, such as home equity loans | - 5. | \$0.00 |
| 6.Utilities: | | |
| 6a. Electricity, heat, natural gas | 6a. | \$200.00 |
| 6b. Water, sewer, garbage collection | 6b. | \$0.00 |
| 6c. Telephone, cell phone, Internet, satellite, and cable services | 6c. | \$100.00 |
| 6d. Other. Specify: | 6d. | \$0.00 |
| 7. Food and housekeeping supplies | 7. | \$350.00 |
| 8. Childcare and children's education costs | 8. | \$0.00 |
| 9. Clothing, laundry, and dry cleaning | 9. | \$0.00 |
| 10. Personal care products and services | 10. | \$0.00 |
| 11. Medical and dental expenses | 11. | \$0.00 |
| Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. | 12. | \$220.00 |
| 13. Entertainment, clubs, recreation, newspapers, magazines, and books | 13. | \$0.00 |
| 14. Charitable contributions and religious donations | 14. | \$0.00 |
| 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. | | |
| 15a. Life insurance | 15a. | \$0.00 |
| 15b. Health insurance | 15b. | \$0.00 |
| 15c. Vehicle insurance | 15c. | \$75.00 |
| 15d. Other insurance. Specify: | 15d. | \$0.00 |
| 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20 Specify: | 16. | \$0.00 |
| 17.Installment or lease payments: | | |
| 17a. Car payments for Vehicle 1 | 17a. | \$0.00 |
| 17b. Car payments for Vehicle 2 | 17b. | \$0.00 |
| 17c. Other. Specify: | 17c. | \$0.00 |
| 17d. Other. Specify: | 17d. | \$0.00 |
| 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I). | 18. | \$0.00 |
| 19. Other payments you make to support others who do not live with you Specify: | 19. | \$0.00 |
| 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income | | |
| 20a. Mortgages on other property | 20a. | \$0.00 |
| 20b. Real estate taxes | 20b. | \$0.00 |
| 20c. Property, homeowner's, or renter's insurance | 20c. | \$0.00 |
| 20d. Maintenance, repair, and upkeep expenses | 20d. | \$0.00 |
| 20e. Homeowner's association or condominium dues | 20e. | \$0.00 |

| Debtor 1 | Case 15-3 | L | H4986cument | എഷ്യല ്പാള്ഷ് of <u>53</u> | Desc Main | |
|---------------------|--|-------------------------|--|---------------------------------------|-----------|------------|
| | First Name | Middle Name | Last Name | (if known) | | |
| 21. Other. S | specify: | | | | 21. + | \$0.00 |
| | onthly expenses. Add It is your monthly expen | - | | | 22. | \$1,895.00 |
| 23.Calculate | e your monthly net in | come | | | | |
| 23a. Cop | y line 12 <i>(your combine</i> | ed monthly income) fron | Schedule I. | | 23a | \$1,877.62 |
| 23b. Cop | y your monthly expense | es from line 22 above | | | 23b | \$1,895.00 |
| | tract your monthly exper | , , | income. | | 23c. | (\$17.39) |
| 24. Do you e | xpect an increase or | decrease in your exp | enses within the year af | ter you file this form? | | |
| | | | oan within the year or do y a modification to the terms | | | |
| Yes. | Explain here: | | | | | |

Case 15-36539 B6 Declaration (Official Form 6 - Declaration) (12/07)

Document

Doc 1 Filed 10/27/15 Entered 10/27/15 18:47:42 Desc Main Page 25 of 53

Trena House Case No.

Debtor

(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULE

| | DECLARATION | UNDER PENALTY OF PRE | JURY BY INDIVIDU | AL DEBTOR | |
|----------------------------------|--|---|---|--|--------|
| I declare u | under penalty of perjury that I have read the foreg | oing summary and schedules, | , consisting of 1 | sheets, and that they are true and correct to the be | st of |
| ny knowledge, | information, and belief. | | | | |
| Date | 10/27/2015 | Signature | | /s/ Trena House | |
| | 1921/2010 | Oignature | | Debtor | |
| Date | | Signature | | | |
| - | | _ | - | (Joint Debtor, if any) | |
| | | [1] | If joint case, both spou | uses must sign.] | |
| | | | | | |
| | DECLARATION AND SIGNATURE O | F NON-ATTORNEY BANKE | RUPTCY PETITION | PREPARER (SEE 11 U.S.C. § 110) | |
| provided the de been promulga | ebtor with a copy of this document and the notices | s and information required und imum fee for services chargea | ler 11 U.S.C. §§ 110(b able by bankruptcy peti | I prepared this document for compensation and have b), 110(h) and 342(b); and, (3) if rules or guidelines have ition preparers, I have given the debtor notice of the uired by that section. | /e |
| Printed or Typ | ped Name and Title, if any, of Bankruptcy Petition | Preparer | Social Security No. (Required by 11 U.S | | |
| | otcy petition preparer is not an individual, state the igns this document. | e name, title (if any), address, | and social security nu | umber of the officer, principal, responsible person, or | |
| Address | | | | | |
| X | | | | | |
| | f Bankruptcy Petition Preparer | | Date | | |
| | | | | | |
| Names and So | ocial Security numbers of all other individuals who | o prepared or assisted in prepa | aring this document, u | ınless the bankruptcy petition preparer is not an individ | ual: |
| lf more than on | ne person prepared this document, attach addition | nal signed sheets conforming to | o the appropriate Offic | cial Form for each person. | |
| | petition preparer's failure to comply with the prov 18 U.S.C. § 156. | isions of title 11 and the Feder | ral Rules of Bankrupto | by Procedure may result in fines or imprisonment or bo | th. 11 |
| | DECLARATION UNDER PENA | ALTY OF PREJURY ON BEH | HALF OF A CORPOF | RATION OR PARTNERSHIP | |
| I, the | [th | e president or other officer or a | an authorized agent of | f the corporation or a member or an authorized agent | of the |
| oartnership] of | f the | [corporation or partners | ship] named as debtor | in this case, declare under penalty of perjury that I have | /e |
| | oing summary and schedules, consisting of ormation, and belief. | sheets (Total shown or | n summary page plus | 1), and that they are true and correct to the best of my | |
| Date | | Signature | | | |
| | | _ | [Print or type name | e of individual signing on behalf of debtor.] | |
| 'An individual s | signing on behalf of a partnership or corporation i | must indicate position or relation | onship to debtor.] | | |

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

| In re: | Trena House | | |
|--------|-------------|------------|-------------------|
| _ | Debtor | <u>-</u> ′ | Case No(if known) |

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

| - | None |
|-----|----------|
| | |
| - 1 | \vdash |

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$16,622.74 Debtor 1: Employment Income (01/01/2015 - 10/27/2015) \$35,000.00 Debtor 1: Employment Income (01/01/2014 - 12/31/2014) \$35,000.00 Debtor 1: Employment Income (01/01/2013 - 12/31/2013)

2. Income other than from employment or operation of business



State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

SOURCE

3. Payments to creditors

Complete a. or b., as appropriate, and c.



a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS** AMOUNT PAID

AMOUNT STILL OWING

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ **TRANSFERS** **AMOUNT** PAID OR VALUE OF **TRANSFERS** **AMOUNT** STILL **OWING**

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT **AMOUNT** PAID

AMOUNT STILL OWING

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Document Page 28 of 53

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION



b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF PERSON FOR WHOSE
BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships



a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Doc 1

Document

Filed 10/27/15 Entered 10/27/15 18:47:42 Page 29 of 53

Desc Main

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT **CASE TITLE & NUMBER** DATE OF ORDER

DESCRIPTION AND VALUE Of PROPERTY

7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT **DESCRIPTION** AND VALUE Of GIFT

8. Losses



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF **PROPERTY**

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT. NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR **DESCRIPTION AND** VALUE OF PROPERTY

10. Other transfers



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Filed 10/27/15 Document

Entered 10/27/15 18:47:42 Desc Main Page 30 of 53

NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF

OR SURRENDER,

DATE OF TRANSFER

CONTENTS IF ANY

13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

B7 (Official Form 7) (04/13) Case 15-36539

Doc 1

Filed 10/27/15 Document

Entered 10/27/15 18:47:42 Desc Main Page 31 of 53

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY LOCATION OF PROPERTY

DATES OF OCCUPANCY

15. Prior address of debtor



If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED

16. Spouses and Former Spouses



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Filed 10/27/15 Entered 10/27/15 18:47:42 Desc Main

Page 32 of 53 Document

ENVIRONMENTAL

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE

LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF

ENVIRONMENTAL

NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business



a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or

other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME LAST FOUR DIGITS

OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN

ADDRESS

NATURE OF BUSINESS

BEGINNING AND ENDING DATES

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME AND ADDRESS

DATES SERVICES RENDERED

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements



a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

BEGINNING AND NAME **ADDRESS ENDING DATES**

0

None

b. List all firms or individuals who within **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

✓

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY INVENTORY SUPERVISOR DOLLAR AMOUNT

OF INVENTORY

(Specify cost, market or other basis)

None

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY NAME AND ADDRESSES

OF CUSTODIAN

OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS
TITLE
NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

Vone ✓

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

Document

Filed 10/27/15 Entered 10/27/15 18:47:42 Desc Main Page 34 of 53

TITLE NAME AND ADDRESS DATE OF TERMINATION

| 23. | Withdrawals | from a | partnership | or distributions | by a | corporation |
|-----|-------------|--------|-------------|------------------|------|-------------|
|-----|-------------|--------|-------------|------------------|------|-------------|

| Ī | None |
|---|----------|
| ı | / |

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT. RELATIONSHIP TO DEBTOR DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

| Date | 10/27/2015 | Signature of Debtor | /s/ Trena House |
|--------------------|--|--|---|
| Date . | | Signature of Joint Debtor (if any) | _ |
| I declare under pe | ehalf of a partnership or corporation nalty of perjury that I have read the of my knowledge, information and | e answers contained in the foregoing statement of fin | ancial affairs and any attachments thereto and that they are true and |
| Date | | Signature | |
| | | Print Name and Title | |
| | [A a in all in all all all and a | o an babalf of a made analis on a superior as a street in di | |

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

___continuation sheets attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have

provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the

| Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer | Social-Security No. (Required by 11 U.S.C. § 110.) |
|--|---|
| If the bankruptcy petition preparer is not an individual, state the name, title (if any), address partner who signs this document. | ess, and social-security number of the officer, principal, responsible person, or |
| Address | |
| Signature of Bankruptcy Petition Preparer | Date |

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

Case 15-36539 Doc 1 Filed 10/27/15 Entered 10/27/15 18:47:42 Desc Main Document Page 36 of 53

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

| In re | Trena House | Case No. | |
|-------|-------------|----------|-----------|
| | Dehtor | - | Chanter 7 |

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

B8 (Official Form 8) (12/08) Case 15-36539 Doc 1 Filed 10/27/15 Entered 10/27/15 18:47:42 Desc Main

Page 2

Document Page 37 of 53

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

| | 1 | |
|-------------------------------|--|--|
| Property No. 1 | | |
| Lessor's Name: | Describe Leased Property: | Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): |
| Carol Jones | one year residential lease | YES NO |
| | | |
| Property No. 2 (if necessary) | | |
| Lessor's Name: | Describe Leased Property: | Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): YES NO |
| | | |
| | 1 | |
| Property No. 3 (if necessary) | | |
| Lessor's Name: | Describe Leased Property: | Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): YES NO |
| | | YES NO |
| | tes my intention as to any property of my estate securin | g a debt and/or personal property subject to an |
| unexpired lease. | | |
| | | |
| Date: 10/27/2015 | /s/ Trena House | |
| Date. 10/2/1/2013 | Signature of Debtor | <u> </u> |
| | digitative di Basiai | |
| | Signature of Joint Debtor | |

B 203 (12/94)

Case 15-36539 Doc 1 Filed 10/27/15 Entered 10/27/15 18:47:42 Desc Main Document Page 38 of 53

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

| re | Trena House | | Case N | lo. | |
|----|---|--|---------------------------------------|---------------------------------|---------------------------|
| _ | Debtor | | | (If kr | nown) |
| | | | Chapte | r Char | oter 7 |
| 1. | Pursuant to 11 U.S.C. § 329(a) and Fed. Ban year before the filing of the petition in bankrup in connection w ith the bankruptcy case is as | nkr. P. 2016(b), I certify that I am toptcy, or agreed to be paid to me, | | or(s) and that compensation | s) in contemplation of or |
| | For legal services, I have agreed to accept | | | | \$1,465.0 |
| | Prior to the filing of this statement I have rece | eived | | | \$0.0 |
| | Balance Due | | | | \$1,465.0 |
| 2. | The source of the compensation paid to me v | vas: Other (specify) | none | | |
| 3. | The source of the compensation paid to me is Debtor | s: Other (specify) | | | |
| 4. | I have not agreed to share the above-dismembers and associates of my law firm | sclosed compensation with any o | other person unless they are | | |
| | I have agreed to share the above-disclomembers or associates of my law firm. In the people sharing in the compensation | A copy of the agreement, togeth | | | |
| 5. | In return for the above-disclosed fee, I have a a. Analysis of the debtor's financial situ | - | | • | |
| | b. Preparation and filing of any petition | n, schedules, statements of affair | rs and plan which may be required; | | |
| | c. Representation of the debtor at the | meeting of creditors and confirm | nation hearing, and any adjourned hea | arings thereof; | |
| 6. | By agreement w ith the debtor(s), the above- | disclosed fee does not include t | he following services: | | |
| | | CERTI | FICATION | | |
| | certify that the foregoing is a complete statem eedings. | ent of any agreement or arrange | ement for payment to me for represent | tation of the debtor(s) in this | s bankruptcy |
| | 10/27/2015 | | /s/ Marcie Venturini | | |
| | Date | | Signature of Attorney | | |
| | | | Semrad Law Firm | | |
| | | | Name of law firm | | |

CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I understand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also understand that The Semrad Law Firm, LLC may incur costs for such items as credit reports and tax transcripts for which it will not seek reimbursement.

After the bankruptcy case is filed, I understand that I will be presented with a second retainer agreement to pay The Semrad Law Firm, LLC \$1465.00 attorney fees plus any necessary postpetition costs to represent my interests including preparation and amendment, if necessary, of schedules; preparation and attendance of the Section 341 Meeting of Creditors; review and attendance, if necessary, to motions for stay relief; review of any redemption agreements; review of any reaffirmation agreements; case administration and monitoring, motions to reopen, if necessary, as well as a post discharge review of my credit report to ensure accurate reporting. I further understand and agree that additional professional legal services will result in additional fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representation in an Adversary Proceeding. \$350.00/hr.
Adding additional bills \$30.00
Motion to Reopen and Avoid Lien \$1000.00

I have been presented to two options regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either,

- 1. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments; or
- 1. Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay any fees to The Semrad Law Firm, LLC. If any fees are owed to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filing of my case. I have been advised that I have a right to consult other counsel before I sign

Initial: TH

Case 15-36539 Doc 1 Filed 10/27/15 Entered 10/27/15 18:47:42 Desc Main Document Page 40 of 53

the second retainer. Further, if I do not wish for The Semrad Law Firm, LLC to represent me, I always have the right to seek any other legal counsel.

I further understand that the fee of to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.

As The Semrad Law Firm, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Date: 10/20/15

Client

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankrupt cy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7 : Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13 : Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12 : Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/forms/hotice-individual-consumer-debtor.

Case 15-36539 Doc 1 Filed 10/27/15 Entered 10/27/15 18:47:42 Desc Main Document Page 43 of 53

United States Bankruptcy Court

Northern District of Illinois

| In re: | Trena House | Case No |
|--|---|--|
| | Debtor(s) | Chapter Chapter7 |
| | | CE TO CONSUMER DEBTOR(S) |
| | UNDER § 342(B) OF T | THE BANKRUPTCY CODE |
| | _ | ney] Bankruptcy Petition Preparer ng the debtor's petition, hereby certify that I delivered to the ankruptcy Code. |
| Printed name a Preparer Address: | nd title, if any, of Bankruptcy Petition | Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person |
| X | | or partner of the bankruptcy petition preparer.) |
| Signature of Ba | ankruptcy Petition Preparer or officer, | (Required |
| principal, respo | onsible person, or partner whose Social or is provided above. | by 11 U.S.C. § 110.) |
| I (We), the o | debtor(s), affirm that I (we) have received an | on of the Debtor and read the attached notice, as required by § 342(b) of the |
| | Trena House | X /s/ Trena House |
| Printed Name(s | | Signature of Debtor |
| | | |
| Case No. (if kn | own) | X |

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification

Case 15-36539 Doc 1 Filed 10/27/15 Entered 10/27/15 18:47:42 Desc Main UNITED STATES BANKBURICY GOURT Northern District of Illinois

| In re: | House , Trena L | Case No | | |
|--------|--|---|----------|--|
| | Debtor(s) | Chapter Chapter7 | | |
| | | Chapter. Chapter7 | | |
| | VERIFICATION OF CREDITOR MATRIX | | | |
| | The above named Debtors hereby verify that t | he attached list of creditors is true and correct to the best of their kn | owledge. | |
| | | | | |
| | | | | |
| Date: | 10/27/2015 | /s/ House , Trena L | | |
| | | House Trena I | | |

Signature of Debtor

GMFNANCIALCase 15-36539 Doc 1 Filed 10/27/15 Entered 10/27/15 18:47:42 Desc Main PO BOX 181145 Document Page 45 of 53

ARLINGTON, 76096-1145

BC SERVICES INC PO BOX 1176 LONGMONT, 80502

CENTRAL CREDIT SERVICE 9550 REGENCY SQUARE BLVD JACKSONVILLE, 32225

CENTRAL CREDIT SERVICE 9550 REGENCY SQUARE BLVD JACKSONVILLE, 32225

AMERICAN FINANCIAL CRE 10333 N. Meridian St. Indianapolis, 46290

AMERICAN FINANCIAL CRE 10333 N. Meridian St. Indianapolis, 46290

AMERICAN FINANCIAL CRE 10333 N. Meridian St. Indianapolis, 46290

NEW CENTURY MORTGAGE C 18400 VON KARMAN AVE STE IRVINE, 92612

OCWEN/HOMEQ P.O. BOX 13716 SACRAMENTO, 95853

HSBC/TAX PO BOX 15524 WILMINGTON, 19850

Comcast 11621 E. Marginal Way Bankruptcy Dept Seattle, 98168

PLS 920 South Western Ave Chicago, 60643

Reese, Tyrone 50401 54th Ave. Minneapolis, 55417

CAVALRY PORTFOLIO SERV 4050 E COTTON CENTER BLV PHOENIX, 85040

NATIONAL SER 18912 NORTH CREEK SUITE 205 BOTHELL, 98011 Case 15-36539 Doc 1 Filed 10/27/15 Entered 10/27/15 18:47:42 Desc Main

Document Page 46 of 53 B1 (Official Form 1) (04/13) Page 3 Name of Debtor(s): Voluntary Petition (This page must be completed and filed in every case.) Trena House Signatures Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true and correct. I declare under penalty of perjury that the information provided in this petition is true and correct, that I am [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] i am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. the relief available under each such chapter, and choose to proceed under chapter 7. (Check only one box.) [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. I request relief in accordance with the chapter of little 11, United States Gode Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition /s/ Trena House of the foreign main proceeding is attached. Signature of Debtor X X (Signature of Foreign Representative) Signature of Joint Debtor (Printed Name of Foreign Representative) Telephone Number (if not represented by attorney) n/a Date Date Signature of Attorney* Signature of Non-Attorney Bankruptcy Petition Preparer X declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110: (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules /s/ Marcie Venturini orguide lines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before Signature of Attorney for Debtor(s) preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Marcie Venturini Printed Name of Attorney for Debtor(s) Printed Name and title, if any, of Bankruptcy Petition Preparer Semrad Law Firm Firm Name Social-Security number (If the bankruptcy petition preparer is not an 20 S. Clark, 28th Floor, Chicago, IL 60603 individual, state the Social-Security number of the officer, principal, Address responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Telephone Number n/a Address Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney Signature has no knowledge after an inquiry that the information in the schedules is incorrect Signature of Debtor (Corporation/Partnership) Date I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above. The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this X document unless the bankruptcy petition preparer is not an individual Signature of Authorized Individual If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. Printed Name of Authorized Individual Title of Authorized Individual A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules

of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. §

Date

Document

Doc 1 Filed 10/27/15 Entered 10/27/15 18:47:42 Desc Main Page 47 of 53

Signature of Joint Debtor

B8 (Official Form 8) (12/08)

Page 2

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

| Property No. 1 | | |
|---|--|--|
| Lessor's Name: | Describe Leased Property: | Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): |
| Carol Jones | one year residential lease | ✓ YES NO |
| Property No. 2 (if necessary) | | |
| Lessor's Name: | Describe Leased Property: | Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): YES NO |
| Property No. 3 (if necessary) | | |
| Lessor's Name: | Describe Leased Property: | Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): YES NO |
| 0 continuation sheepts attached (if any) | | |
| I declare under penalty of perjury that the abounce in the perpendicular of the period that the abounce is the control of the period is a second control of the period of | ve indicates my intention as to any property of my e | estate securing a debt and/or personal property subject to a |
| Date: 10/27/2015 | /s/ Trena l- Signature d | House Trema d. House |
| | | |

Case 15-36539 Doc 1 Filed 10/27/15 Entered 10/27/15 18:47:42 Desc Main Document Page 48 of 53

B7 (Official Form 7) (04/13)

| | ,,,, | | | |
|-----------------|--|--|--|--|
| | NAME AND ADDRESS | TITLE | DATE OF TERMINATION | |
| None | 23. Withdrawals from a partnership or distributions by a corporation If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case. | | | |
| | NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR | DATE AND PURPOSE OF WITHDRAWAL | AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY | |
| None | 24. Tax Consolidation Group. If the debtor is a corporation, list the name ar debtor has been a member at any time within | nd federal taxpayer-identification number of the parent corporation is six years immediately preceding the commencement of the case. | of any consolidated group for tax purposes of which the | |
| | NAME OF PARENT CORPORATION | TAXPAYER-IDENTIFICA | TION NUMBER (EIN) | |
| None | 25. Pension Funds. If the debtor is not an individual, list the name for contributing at any time within six years in | and federal taxpayer-identification number of any pension fund to warm and the case. | which the debtor, as an employer, has been responsible | |
| | NAME OF PENSION FUND | TAXPAYER-IDENTIFICAT | TION NUMBER (EIN) | |
| [If con | npleted by an individual or individual and spou | * * * * * * rse] | | |
| l decla | are under penalty of perjury that I have read the ct. | e answers contained in the foregoing statement of financial affairs a | and any attachments thereto and that they are true and | |
| | Date 10/27/2015 | Signature of Debtor /s/ Trena Hou | use Truma of touse | |
| | Date | Signature of Joint Debtor (if any) | | |
| lf con | npleted on behalf of a partnership or corporatio | on] | | |
| decla correc | are under penalty of perjury that I have read the It to the best of my knowledge, information and | e answers contained in the foregoing statement of financial affairs a I belief. | nd any attachments thereto and that they are true and | |
| | Date | Signature | | |
| | | Print Name and Title | | |
| | (An individual signing | on behalf of a partnership or corporation must indicate position of | r relationship to debtor.] | |

___continuation sheets attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 15-36539 Doc 1 Filed 10/27/15 Entered 10/27/15 18:47:42 Desc Main Document Page 49 of 53 B6 Declaration (Official Form 6 - Declaration) (12/07) Trena House Case No. Debtor DECLARATION CONCERNING DEBTOR'S SCHEDULE DECLARATION UNDER PENALTY OF PREJURY BY INDIVIDUAL DEBTOR I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date Signature Date Signature (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (SEE 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filling for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document. Address Х Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PREJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP _____[the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the ... [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of ______ sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Date

TH

[Print or type name of individual signing on behalf of debtor.]

| B ID (Official Form 1, Exhibit D) (12/09) Cont. | Page 2 |
|---|----------------------|
| 3. I certify that I requested credit counseling services from an approved agency be was unable to obtain the services during the seven days from the time I made my request, and following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] | the |
| If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill the requirements may result in dismissal of your case. Any extension of the 30-day deadling can be granted only for cause and is limited to a maximum of 15 days. Your case may a be dismissed if the court is not satisfied with your reasons for filing your bankruptcy can without first receiving a credit counseling briefing. | a se ne Iso |
| 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] | |
| Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of modiliness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. | |
| 5. The United States trustee or bankruptcy administrator has determined that the counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. | credit |
| I certify under penalty of perjury that the information provided above is true ar correct. Signature of Debtor: //////////////////////////////////// | 4 |
| Date: 10/27/2015 | |

TH

Entered 10/27/15 18:47:42 Desc Main Case 15-36539 Doc 1 Filed 10/27/15 Document Page 51 of 53

B 201B (Form 201B) (12/09)

Trena House

In re:

United States Bankruptcy Court

Northern District of Illinois

| In re: Irena House | Case No. |
|--|--|
| Debtor(s) | Chapter Chapter7 |
| | Chapter Chapter7 |
| | EE TO CONSUMER DEBTOR(S) HE BANKRUPTCY CODE |
| Certification of [Non-Attorne I, the [non-attorney] bankruptcy petition preparer signing debtor the attached notice, as required by § 342(b) of the Bar | by Bankruptcy Petition Preparer g the debtor's petition, hereby certify that I delivered to the akruptcy Code. |
| Printed name and title, if any, of Bankruptcy Petition Preparer Address: | Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person |
| X | or |
| Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. | partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) |
| Certification I (We), the debtor(s), affirm that I (we) have received and Bankruptcy Code. Trena House Printed Name(s) of Debtor(s) Case No. (if known) | read the attached notice, as required by § 342(b) of the X/s/ Trena House Trona A. House Signature of Debtor X Signature of Joint Debtor (if any) |
| Case No. (if known) | |

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification

Case 15-36539 Doc 1 Filed 10/27/15 Entered 10/27/15 18:47:42 Desc Main Document Page 52 of 53

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

| In re: | House , Trena L | Case No | | |
|--------|--|---|--|--|
| | Debtor(s) | | | |
| | | Chapter. Chapter7 | | |
| | VERIFICAT | TION OF CREDITOR MATRIX | | |
| | The above named Debtors hereby verify that the | ne attached list of creditors is true and correct to the best of their knowledge. | | |
| Date: | 10/27/2015 | /s/ House , Trena L House , Trena L Signature of Oables | | |

Case 15-36539 Doc 1 Filed 10/27/15 Entered 10/27/15 18:47:42 Desc Main Document Page 53 of 53

| De | First Name Middle Name Last Name | Case Number (i | if known) | |
|------------|---|---|--------------------------|---------------------------------------|
| | | | Debtor 1 Deb | urin B stor 2 or -filing spouse |
| | Ordinary and necessary operating expenses | \$0.00 | | |
| | Net monthly income from rental or other real property | \$0.00 Copy Here → | \$0.00 | |
| 7. | Interest, dividends, and royalties | | \$0.00 | |
| 8. | Unemployment compensation | | \$0.00 | 4 |
| | Do not enter the amount if you contend that the amount reconscipling Act. Instead, list it here: | \$0.00 | | |
| ۵ | For your spouse | | | |
| 3 . | Pension or retirement income. Do not include any amou Social Security Act. | unt received that was a benefit under the | \$0.00 | |
| 10. | Income from all other sources not listed above. Spec not include any benefits received under the Social Security as a victim of a war crime, a crime against humanity, or inte terrorism. If necessary, list other sources on a separate part 10a | Act or payments received emational or domestic uge and put the total on line 10c. | + \$0.00 | |
| 11. | Calculate your total current monthly income. Add lines | s 2 through 10 for each column. Then add | . 40.00 | + |
| | the total for Column A to the total for Column B. | 32 sillough to lot each coldinat. Their add | \$2,425.95 | \$0.00 = \$2,425.95 |
| | Determine Whether the Means Test Appli Calculate your current monthly income for the year. For 12a. Copy your total current monthly income from line 11 | ollow these steps: | | Total current monthly income |
| | Multiply by 12 (the number of months in a year). | | Copy line 11 here → | 12a. \$2,425.95 |
| | 12b. The result is your annual income for this part of the for | m. | | X 12 12b. \$29,111.40 |
| 13. | Calculate the median family income that applies to you | u. Follow these steps: | | 120. \$29,811.40 |
| | Fill in the state in which you live. | Illinois | | |
| | Fill in the number of people in your household. | | | |
| | Fill in the median family income for your state and size To find a list of applicable median income amounts, go onlir form. This list may also be available at the bankruptcy clerk's How do the lines compare? | ne using the link specified in the separate in | structions for this | 13. \$48,239.00 |
| | 14a. Line 12b is less than or equal to line 13. On the top Go to Part 3. | of page 1, check box 1, There is no presum | ption of abuse. | |
| | 14b. Line 12b is more than line 13. On the top of page 1, Go to Part 3 and fill out Form 22A-2. | , check box 2, The presumption of abuse is d | etermined by Form 22A-2. | |
| Part | 3. Sign Below | | | |
| | By signing here, I declare under penalty of perjury that to the signature of Debtor 1 | the information on this statement and in any Signature of Debtor 2 | | |
| | Date 10/27/2015 MM/ DD/ YYYY | MM/ DD/ YYYY | | |
| | If you checked line 14a, do NOT fill out or file Form 22A If you checked line 14b, fill out Form 22A–2 and file it wi | | | |